

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
Yandering Crespo § Case No. 15-04896
§
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 02/13/2015 . The undersigned trustee was appointed on 02/13/2015 .

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 87,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	9,448.32
Bank service fees	173.00
Other payments to creditors	19,184.25
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	15,000.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 43,194.43

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 01/20/2016 and the deadline for filing governmental claims was 08/12/2015 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 6,805.03 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 6,805.03 , for a total compensation of \$ 6,805.03 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 90.71 , for total expenses of \$ 90.71 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 07/26/2016 By: /s/Cindy M. Johnson
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No: 15-04896 BWB Judge: Bruce W. Black Trustee Name: Cindy M. Johnson
Case Name: Yandering Crespo Date Filed (f) or Converted (c): 02/13/2015 (f)
341(a) Meeting Date: 03/09/2015
For Period Ending: 07/26/2016 Claims Bar Date: 01/20/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 1519 Azalea circle Romeoville, IL	50,000.00	87,000.00		87,000.00	FA
2. Cash on Hand	200.00	0.00		0.00	FA
3. Checking, savings or other financial accounts, certificates	300.00	0.00		0.00	FA
4. Checking, savings or other financial accounts, certificates	50.00	0.00		0.00	FA
5. Household goods and furnishings, including audio, video, and	200.00	0.00		0.00	FA
6. Wearing apparel.	200.00	0.00		0.00	FA
7. Automobiles, trucks, trailers, and other vehicles and access	8,700.00	0.00		0.00	FA
INT. Void (u)	0.00	N/A		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$59,650.00	\$87,000.00	\$87,000.00	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

RE PROP # 1 -- Sold the Real Estate on March 29, 2016.
RE PROP # 2 -- Total cash on hand
RE PROP # 3 -- Alliant Credit Union
RE PROP # 4 -- Higher One Bank
RE PROP # 5 -- General items of household goods and furnishings
RE PROP # 6 -- General items of wearing apparel
RE PROP # 7 -- 2011 Ford Fusion

Initial Projected Date of Final Report (TFR):

Current Projected Date of Final Report (TFR):

Exhibit A

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-04896
Case Name: Yandering Crespo

Trustee Name: Cindy M. Johnson
Bank Name: Bank of Kansas City
Account Number/CD#: XXXXXX0220
Checking

Exhibit B

Taxpayer ID No: XX-XXX4959
For Period Ending: 07/26/2016

Blanket Bond (per case limit): \$55,728,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
04/05/16		Fidelity National Title Company, LLC 116 N Chicago St, Ste 203 Joliet, IL 60432	Sale of Debtor's Residence The Sale of the Residence occurred on March 29, 2016, counsel deposited check with the Trustee on April 5, 2016.		\$43,367.43		\$43,367.43
			Gross Receipts \$87,000.00				
		Will County Treasurer	1st Mortgage Lien (\$14,700.00)	4110-000			
		Homeowner's Association (Add name Here)	Association Dues (\$1,077.72)	4110-000			
		Berkshire Hathaway	Real Estate Broker (\$5,715.00)	3510-000			
		Yandering Crespo's Homestead Exemption	Exemption (\$15,000.00)	8100-002			
		Will County Real Estate Taxes	(\$3,406.53)	4700-000			
		Fidelity Title Company LLC	(\$3,733.32)	2500-000			
	1		1519 Azalea Circle Romeoville, IL \$87,000.00	1110-000			
04/29/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$46.75	\$43,320.68
05/31/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$64.21	\$43,256.47
06/30/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$62.04	\$43,194.43

COLUMN TOTALS	\$43,367.43	\$173.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$43,367.43	\$173.00
Page Subtotals:	\$43,367.43	\$173.00

Case 15-04896	Doc 76	Filed 07/28/16	Entered 07/28/16 10:47:01	Desc	Main	
	Document		Page 6 of 14	Less: Payments to Debtors		\$0.00
			Net			\$0.00
						\$43,367.43
						\$173.00

Exhibit B

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0220 - Checking	\$43,367.43	\$173.00	\$43,194.43
	\$43,367.43	\$173.00	\$43,194.43
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$43,632.57		
Total Net Deposits:	\$43,367.43		
Total Gross Receipts:	\$87,000.00		

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 15-04896

Date: July 26, 2016

Debtor Name: Yandering Crespo

Claims Bar Date: 1/20/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Cindy M. Johnson 140 S. Dearborn St., Suite 1510 Chicago, Illinois 60603	Administrative		\$0.00	\$6,805.03	\$6,805.03
100 2200	Cindy M. Johnson 140 S. Dearborn St., Suite 1510 Chicago, Illinois 60603	Administrative		\$0.00	\$90.71	\$90.71
100 2500	Fidelity Title Company LLC	Administrative		\$0.00	\$3,733.32	\$3,733.32
100 3210	Law Offices of Zane L. Zielinski 6336 North Cicero Avenue, Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$3,500.00	\$3,500.00
100 3220	Law Offices of Zane L. Zielinski 6336 North Cicero Avenue, Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$0.00	\$453.48
100 3410	Alan D. Lasko & Associates, P.C. 205 West Randolph Street Suite 1150 Chicago, Illinois 60606	Administrative		\$0.00	\$1,484.47	\$1,484.47
100 3420	Alan D. Lasko & Associates, P.C. 205 West Randolph Street Suite 1150 Chicago, Illinois 60606	Administrative		\$0.00	\$20.60	\$20.60
100 3510	Berkshire Hathaway	Administrative		\$0.00	\$5,715.00	\$5,715.00
1 300 7100	Quantum3 Group Llc As Agent For Comenity Bank Po Box 788 Kirkland, Wa 98083-0788	Unsecured		\$488.00	\$488.76	\$488.76

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 15-04896

Date: July 26, 2016

Debtor Name: Yandering Crespo

Claims Bar Date: 1/20/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
2 300 7100	Ford Motor Credit Company Llc P. O. Box 62180 Colorado Springs, Co 80962	Unsecured		\$13,462.00	\$4,523.65	\$4,523.65
3 300 7100	Atlas Acquisitions Llc Assignee Of Walmart Credit Card 294 Union St. Hackensack, Nj 07601	Unsecured		\$1,164.00	\$1,164.28	\$1,164.28
4 300 7100	Happiness Is Pets Of Naperville Crossing Inc Duvera Financial Po Box 2549 Carlsbad, Ca 92018	Unsecured		\$1,473.00	\$1,961.75	\$1,961.75
5 300 7100	Us Dept Of Education Claims Filing Unit Po Box 8973 Madison, Wi 53708-8973	Unsecured		\$14,839.00	\$15,588.00	\$15,588.00
6 300 7100	United Consumer Financial Services Bass & Associates, P.C. 3936 E. Ft. Lowell Suite 200 Tucson, Az 85712	Unsecured		\$670.00	\$482.09	\$482.09
7 300 7100	Synchrony Bank C/O Recovery Management Systems Corp 25 Se 2Nd Ave Suite 1120 Miami Fl 33131-1605	Unsecured		\$898.00	\$898.10	\$898.10
8 300 7100	American Infosource Lp As Agent For Td Bank, Usa Po Box 248866 Oklahoma City, Ok 73124-8866	Unsecured		\$1,365.00	\$1,365.41	\$1,365.41
9 300 7100	Midland Credit Management, Inc As Agent For Midland Funding Llc Po Box 2011 Warren, Mi 48090	Unsecured		\$515.00	\$514.95	\$514.95
10 300 7100	Midland Credit Management, Inc As Agent For Midland Funding Llc Po Box 2011 Warren, Mi 48090	Unsecured		\$1,836.33	\$1,836.33	\$1,836.33

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 15-04896

Date: July 26, 2016

Debtor Name: Yandering Crespo

Claims Bar Date: 1/20/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
11 300 7100	Portfolio Recovery Associates, Llc Successor To Comenity Bank Pob 41067 Norfolk, Va 23541	Unsecured		\$1,048.00	\$1,026.41	\$1,026.41
400 4110	Parkside Condominium Association	Secured		\$0.00	\$1,077.72	\$1,077.72
400 4110	Will County Treasurer	Secured		\$0.00	\$14,700.00	\$14,700.00
400 4700	Will County Real Estate Taxes	Secured		\$0.00	\$3,406.53	\$3,406.53
Case Totals				\$37,758.33	\$70,383.11	\$70,836.59

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-04896

Case Name: Yandering Crespo

Trustee Name: Cindy M. Johnson

Balance on hand \$ 43,194.43

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
	Will County Treasurer	\$ 14,700.00	\$ 14,700.00	\$ 14,700.00	\$ 0.00
	Will County Real Estate Taxes	\$ 3,406.53	\$ 3,406.53	\$ 3,406.53	\$ 0.00
	Parkside Condominium Association	\$ 1,077.72	\$ 1,077.72	\$ 1,077.72	\$ 0.00

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 43,194.43

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Cindy M. Johnson	\$ 6,805.03	\$ 0.00	\$ 6,805.03
Trustee Expenses: Cindy M. Johnson	\$ 90.71	\$ 0.00	\$ 90.71
Attorney for Trustee Fees: Law Offices of Zane L. Zielinski	\$ 3,500.00	\$ 0.00	\$ 3,500.00
Attorney for Trustee Expenses: Law Offices of Zane L. Zielinski	\$ 453.48	\$ 0.00	\$ 453.48
Accountant for Trustee Fees: Alan D. Lasko & Associates, P.C.	\$ 1,484.47	\$ 0.00	\$ 1,484.47

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Accountant for Trustee Expenses: Alan D. Lasko & Associates, P.C.	\$ 20.60	\$ 0.00	\$ 20.60
Other: Berkshire Hathaway	\$ 5,715.00	\$ 5,715.00	\$ 0.00
Other: Fidelity Title Company LLC	\$ 3,733.32	\$ 3,733.32	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 12,354.29

Remaining Balance \$ 30,840.14

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 29,849.73 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Quantum3 Group Llc As Agent For	\$ 488.76	\$ 0.00	\$ 488.76

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	Ford Motor Credit Company Llc	\$ 4,523.65	\$ 0.00	\$ 4,523.65
3	Atlas Acquisitions Llc Assignee Of	\$ 1,164.28	\$ 0.00	\$ 1,164.28
4	Happiness Is Pets Of Naperville Crossing Inc	\$ 1,961.75	\$ 0.00	\$ 1,961.75
5	Us Dept Of Education	\$ 15,588.00	\$ 0.00	\$ 15,588.00
6	United Consumer Financial Services	\$ 482.09	\$ 0.00	\$ 482.09
7	Synchrony Bank	\$ 898.10	\$ 0.00	\$ 898.10
8	American Infosource Lp As Agent For	\$ 1,365.41	\$ 0.00	\$ 1,365.41
9	Midland Credit Management,Inc	\$ 514.95	\$ 0.00	\$ 514.95
10	Midland Credit Management,Inc	\$ 1,836.33	\$ 0.00	\$ 1,836.33
11	Portfolio Recovery Associates, Llc	\$ 1,026.41	\$ 0.00	\$ 1,026.41

Total to be paid to timely general unsecured creditors \$ 29,849.73

Remaining Balance \$ 990.41

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of 0.2 % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$ 91.01 . The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 899.40 .